

strong interest in land and building development, Sarwan Grewal purchased the Wolverine Hotel in Detroit, which today is the current location of Comerica Park. Believing firmly in the traditions of family, hard work, and advancement, he brought his grandsons, Tahl, Lushman, Jeat, and Gurmale to the United States for their education. Upon the death of Sarwan, they unanimously agreed to carry on in their grandfather's footsteps. Gary received a degree in Business in 1973 from Wayne State University, and in that same year established the Singh Development Company, Ltd. Chosen as the company's CEO in 1973, Gurmale still heads Singh Development today, now a third generation, family-owned and operated company.

With current developments in many metropolitan Detroit area communities including Auburn Hills, Birmingham, Canton, Detroit, Novi, Northville, Rochester Hills, West Bloomfield, and Wixom, Singh developments comprise over 5,000 multi-family and senior apartments, 2,100 single family homes, and over 400,000 square feet of commercial property space. Today, Singh Development Company, Ltd. is one of the oldest Indian-owned companies in the United States.

The Grewal family is also one of the oldest Sikh Indian families in the United States, and as Sikhs carry the honor in northwest India of being the "Lions" or "Warriors" through their shared middle name Singh, they strive to protect of all that is good. The Grewal family carries the Singh name with pride, and Gary and his family truly reflect this in their business ethics and practices today.

Gary, like his grandfather before him, carries on the traditions of family, hard work, and advancement, and it is practice of these principles that has truly been the driving force in the success of Singh Development. He is a distinguished businessman, family man, and a leader in his community. It gives me great pleasure to honor Gary, for his leadership and commitment, and I urge my colleagues to join me in saluting him for his exemplary years of dedication.

IN HONOR OF BERTA MAY BARKER  
DYER

**HON. EDOLPHUS TOWNS**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 6, 2001*

Mr. TOWNS. Mr. Speaker, I rise in honor of Berta May Barker Dyer in recognition of her commitment to her community and her family.

Berta May Barker Dyer is a native of Costa Rica. She lived in Colon, Panama for several years before she moved to the United States and became a citizen.

Berta's first career was as an elementary-school teacher. After some consideration, she decided to put aside her career as an educator and take care of her eleven children. Recognizing the importance of education, she supported and encouraged her children's pursuit of professional careers. Several of them became professionals working in the areas of education, cosmetics, electricity, medicine, the U.S. Marines, the airline industry, and housewives. She credits her parents the late Joney Dyer de Barker and Steven Parchment with instilling the importance of education in her as well as a guiding and nurturing spirit.

At Berta's tender age of seventy-one she has a wonderful rapport with her thirty-three grandchildren and enjoys visiting with her five great grandchildren in Colon, Panama. She still finds time to read and preach to several of her grandchildren about the importance of education.

Berta is a devout Seventh Day Adventist who credits her strong religious background to her beloved stepfather, Amos Barker Clark (aka "Pa"). She is a member of several community organizations. As a retired Nursing Assistant, she acts as a missionary reaching out to the sick and shut ins throughout her Brooklyn community. In addition, Berta is an avid seamstress who crochets and embroiders as a hobby.

Mr. Speaker, Berta May Barker Dyer has lead a life dedicated to her community and her family. As such she is more than worthy of receiving this recognition and I urge my colleagues to join me in honoring this truly remarkable woman.

#### PERSONAL EXPLANATION

**HON. ROBIN HAYES**

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 6, 2001*

Mr. HAYES. Mr. Speaker, I would like the record to reflect that, had I been present on December 5, 2001, I would have voted "yea" on Roll Call Nos. 472, 473, 474, and 475. Thank you.

#### NATIVE AMERICAN SMALL BUSINESS DEVELOPMENT ACT

SPEECH OF

**HON. BETTY McCOLLUM**

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, December 5, 2001*

Ms. McCOLLUM. Mr. Speaker, today the House of Representatives passed an important bill, the American Indian Small Business Development Act, and I was pleased to support it. This bill creates a three-year pilot program that would provide grants to Small Business Development Centers (SBDC) for the purpose of assisting Native Americans start or expand a small business. These pilot projects will complement programs already in place that are designed to provide culturally-tailored business development assistance by allowing Indian tribe members, Native Alaskans and Native Hawaiians to access additional one-on-one counseling and other technical assistance that is provided by the SBDCs.

I am proud of the successful work that the SBDCs perform in Minnesota. They provided support and long-term counseling services last year to over 3,500 existing and prospective businesses, including to 77 Native Americans. With the bill we passed today, they will be able to expand and respond even more to the overwhelming need for assistance in our Native American communities.

Mr. Speaker, some Tribal leaders in Minnesota are concerned that the bill today doesn't include the Native American Business Development Centers. These centers were created to address unique Native American

cultural and economic problems and opportunities that were not being addressed by the Small Business Administration. I share their concern. However, I feel that we need to create as many opportunities as possible for Native American entrepreneurs and look forward to working with the SBDCs and Minnesota tribes to make sure these resources are put to good use.

The average unemployment rate on Indian lands is 45 percent. Congress has a responsibility to make sure we support all programs that are designed to foster economic development and to assist Native Americans to create new small business opportunities. I'm pleased we addressed this issue today and look forward to working with my colleagues to make sure all programs benefiting Native Americans are fully supported by this Congress.

#### KEEPING THE SOCIAL SECURITY PROMISE INITIATIVE

**HON. E. CLAY SHAW, JR.**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 6, 2001*

Mr. SHAW. Mr. Speaker, the success of Social Security in reducing poverty among the elderly and providing essential income security to America's workers and their families is well known. Without Social Security, nearly half of our seniors would live in poverty. Yet Social Security faces significant financial challenge ahead. Unless we modernize the program's Depression-era financial structure, program income will not cover the full cost of paying promised benefits soon after the baby-boomers begin retiring.

Today we must make clear to every American that as we determine the best way to save Social Security for our kids and grandkids, we will not place undue burdens on today's retirees and workers by reducing benefits or increasing taxes.

Social Security provides at least half of retirement income for over two-thirds of seniors and 100 percent of income for almost 1 in 5 seniors. Reducing Social Security benefits would have serious consequences for the majority of seniors and would increase their number in poverty, which is why we must find ways to strengthen Social Security without cutting benefits.

Social Security is also one of the largest financial obligations of many families. For over three-fourths of American families, the payroll tax is their largest tax liability. Increasing this tax burden would hit low- and middle-income families the hardest. In addition, it would reduce the already low rates of return on these contributions that workers may expect. So we must find ways to strengthen Social Security without increasing taxes.

As we debate how to strengthen Social Security, we must also keep in mind the obstacles women face in ensuring financial security for themselves and their families in the event of retirement, disability or death. Social Security plays an essential role in providing income security for women, without which over half would live in poverty. As we consider program improvements, we must not consider reducing the benefits or cost-of-living increases that are so important to women.